

Asia/ India**Life and Debt**

A woman fish vendor from Kerala, India, describes her life and the problems she has had to deal with

Excerpts of an interview with Selvaraji by Indu MG of ICSF's Documentation Centre

My name is Selvaraji from Vizhinjam. We are here for the last 18 years. My husband is a fisherman. I have four children: two boys and two girls.

I was a housewife but for the past three years I have been going to the harbour after the situation at home became worse. I buy fish and sell it at the local market. From what I earn I run the house. When only my husband earns, it is not enough to educate our children and other needs.

I normally leave home at 5.00 am, buy the fish, wash it and pack it with ice, and reach the market by 8.00 am itself. Then I wait till 10.30 am when the customers start to arrive. If all the fish is sold, I reach home by 12.00 noon. If not I return at about 2.00 pm. I bring home the unsold fish packed with ice.

When the landings are poor, I have to go to the harbour really early—at 2.00 am—to buy the fish, wash it and pack it with ice. I return home by 5.00 am and do the housework. There is no time to sleep again. I have to sweep and wash vessels and do the other work. I go back to the harbour by 9.00 am to wait for the *tempo* (small vehicle used to carry goods) to take us to the market.

When there is a lot of fish I have to dry and salt it. Until it is sold and the money recovered there will not be any peace of mind. Till it is sold, the money is in the water.

To buy fish worth Rs1,000 (Rs45=US\$1) at the auction, I have to pay Rs20 as auction fees. Rs10 goes to the church and Rs5 per basket to pay those who load it into the *tempo*s. One piece of ice costs Rs25. That is already Rs60. For Rs2,000 worth of fish it is Rs120. After that we have to get the baskets transported to the markets. Whether it is 3, 4, or 7 of us, it is Rs40 by *tempo*.

We share this fare. After that when we reach the market we have to give a market fee of Rs5 per basket—it is the same whether the basket is full or half. If we do not pay, they start to abuse us.

Thus I have to spend about Rs150 as external expenses. So if I want to make some margin, I have to sell the fish bought for Rs2,000 for Rs2,500. Only then I can make about Rs300 at the end of the day and repay my debt. Otherwise I will get into more debts.

Although I am doing fish vending for three years, it is not my money. It is a loan from the *blade* (moneylender). I have been in debt for almost two years now. What happened was that I had with me Rs5,000 that belonged to someone else. While travelling in a bus I somehow lost this money. For the next four days I did not eat anything, not knowing how to return the money. It was then that someone told me about the moneylender. I took a loan of Rs5,000. I got only Rs4,500, since they cut the interest of 10 per cent and give us only the rest of the amount.

Then I borrowed Rs500 from another woman to return the Rs5,000. I had to repay the loan by giving Rs70 each day for about 80 days. But this was difficult. So to repay I took another Rs5,000 loan. Thus it became Rs10,000. Last week the moneylender came asking for this money. I told him I could not repay immediately, but I will repay it slowly. So when my husband got Rs400 one day, all of it went as repayment. Now I have to repay the rest.

Now I am thinking that once I clear all the loans, I should not go after the moneylenders. I have suffered so much because of their loans. There are days when I do earn money from selling fish. If I did not have to repay the loan I would have been able to save some money. Now I realize that whatever loans I took from them was of no use to me; it made me more poor.

Initially when I started selling fish, I had some savings. Once when my husband and son fell sick, all that money was spent. It is only after that, that I started going after the moneylenders. If I had not taken the loan, by now I would have had a saving of Rs5000. But today I am not even able to thatch this house.

My mother was a fish vendor. That is the reason why I am in this line. There are losses, there are profits. Losses and debts should not deter one. As long as you have life in you, you can repay your debts—that is the

thought that makes me go ahead.

In any case, from my own experience as well from that of other women fish vendors, I can say that women benefit by getting into vending. Even if they earn a pittance, they supplement the income brought in by men.

That is a gain. Another thing is that some women do not have their men with them. In Vizhinjam itself there are many women who became widows at a very young age. So they go to sell fish to bring up their children with the profits made from this.

Also, before I started selling fish I had to listen to all that my husbands said. When I talk to other women vendors, they also tell similar stories. So, when we think, we realize that it was because we did not have any earnings that we had to listen to the men. So today, in fact I work harder than my husband and I am able to make him understand the worth of my work. I have the confidence to do that now. Only when we women share about our lives, we realize the similar threads running through them. Most women in this area are fish vendors. There is nobody in this world who can beat a fish vending women!!!!